

HYNELL PATENTTJÄNST AB

PATENT, TRADE MARK & DESIGN REGISTRATION SERVICES

EUROPEAN PATENT & TRADE MARK ATTORNEYS

Peter Kylin, MSc., Patent Attorney, mobile +46-70-682 77 07

Magnus Hynell, MSc., Patent Attorney, mobile +46-70-652 27 74

Annika Björkman, MSc. Patent Attorney, mobile +46-703-48 54 58

Kjell Lundahl, MSc., Patent Attorney, mobile +46-70-209 70 06

Magnus Aspeby, MSc. Patent Attorney, in counsel

Hans Carlström, MSc. Patent Engineer

Britt Larnfelt, Trade Mark Agent

Helena Wassén, LL.B., Legal Consultant, mobile +46-70-216 63 23

Date: 14 December 2000

Your ref: T0091-183317 (CITI0080-EP)

Our ref: 1996-099

Kilpatrick Stockton LLP

Attorneys at Law

Suite 800

700 Thirteenth Street, N.W.

Washington, D.C. 2005

USA

Att: Mr. George T. Marcou

**European Patent Application No. 98203747.5, in the name of Citicorp
Development Center, Inc. for "Distributed network based electronic wallet"**

Dear Mr. Marcou,

Enclosed please find the Search Report from the EPO together with cited references.

We have not performed any analysis of the result at the moment, but would you so desire, please let us know. Otherwise, we will await the first communication from the Substantive Examination before we perform any analysis of the cited documents.

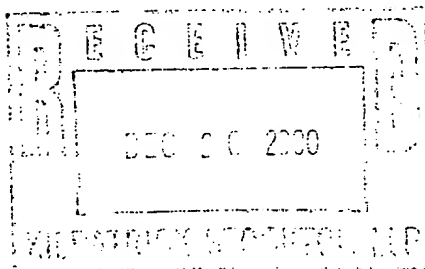
Yours very truly,

HYNELL PATENTTJÄNST AB

Maria Szeles
Maria Szeles

Encl.

Info Bank
Atty: *Wm/BDD*
Docket/Matter No: *CITI0080-US*
Action: *ZDS*
Due: *2-28-01*
C/U: *1-28, 2-21*



Postal address and Courier address:
Patron Carls väg 2
SE-683 40 HAGFORS/UDDEHOLM
Sweden

Offices:
Hagfors
Eslöv
Lund
Karlstad
Borås

Telephones:
+46 563-235 20
+46 413-301 05
+46 46-38 91 90
+46 54-18 82 86
+46 33-24 02 02

Telefax:
+46 563-236 96

Bank account:
Nordbanken
Account No 1479-100 168-8
SWIFT-address: NBBKSESS

E-mail:
headoffice@hynell.se

Postal account:
91 19 82-7